

Fill in this information to identify the case:	
Debtor 1	<u>Peter Ventura</u>
Debtor 2	<u>Lisa Ventura</u> (Spouse if Filing)
United States Bankruptcy Court for the: <u>Northern</u> District of <u>OH</u> (State)	
Case Number	<u>15-14981-aih</u>

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

4

Must be at least 21 days after date of this notice

Principal, interest, and escrow, if any

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 283.81

New escrow Payment: \$ 292.83

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate _____ % **New Interest rate:** _____ %

Current principal and interest payment: \$ _____ **New principal and interest payment:** \$ _____

1. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for Change: _____

Current mortgage payment: \$ _____ **New Mortgage Payment:** \$ _____

Debtor 1

Peter
First Name

Middle Name

Ventura
Last NameCase Number (if
known)

15-14981-aih

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

x /s/ Steven H. Patterson

Signature

Date **08/02/2019**

Print:

Steven

H.

Patterson (0073452)

Title

Attorney for Creditor

First Name

Middle Name

Last Name

Company

Reisenfeld & Associates LLC

Address

3962

Red Bank Road

Number

Street

Cincinnati

OH

45227

City

State

Zip Code

Contact Phone

(513) 322 - 7000

Email

ohbk@rslegal.com

CERTIFICATE OF SERVICE

I certify that on the 2nd day of August, 2019 a copy of the foregoing was served:

Via the Court's electronic case filing system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Via ECF Mail:

Lee R. Kravitz, Debtor's Counsel
leekravitz@sbcglobal.net

Lauren A. Helbling, Bankruptcy Trustee
ch13trustee@ch13cleve.com

U.S. Trustee
ustpreion09.cl.ecf@usdoj.gov

Via Regular U.S. Mail, postage prepaid on:

Lisa Ventura , Debtor
7565 Malibu Drive
Parma, OH 44130

Peter Ventura , Debtor
7565 Malibu Drive
Parma, OH 44130

/s/ Steven H. Patterson

Steven H. Patterson, Esq.



P.O. Box 15009
Tempe, AZ 85284 - 0109

Annual Escrow Account Disclosure Statement

Statement Date: 06/17/2019

Your Loan Account Number: [REDACTED]

Questions?

View your detailed, up-to-date escrow transactions
online at myaccount.ditech.com

Call Customer Service at **1-800-643-0202**
Monday-Friday: 8 a.m. to 9 p.m. ET
Saturday: 8 a.m. to 5 p.m. ET

[REDACTED]

LISA M VENTURA
PETER V VENTURA
7565 MALIBU DR
PARMA OH 44130-5939

SECTION 1 WHY AM I RECEIVING THIS STATEMENT?

We review your escrow account every year to ensure it is properly funded, based on your upcoming taxes and/or insurance premiums. This statement provides details of any changes in your escrow account and resulting changes to your mortgage payment.

Our review shows your escrow account has an escrow **surplus of \$356.81**. You have a surplus because you have more funds than needed to cover your minimum escrow balance. See Section 4 for details. You will receive a separate check for this surplus amount, as long as your account is current. If your account is past due, the surplus funds remain in your escrow account.

Effective September 01, 2019, your monthly mortgage payment will be \$737.51.

SECTION 2 WHY ARE MY PAYMENTS CHANGING?

Changes to monthly escrow amounts are common. They're often caused by a change in your taxes and/or insurance premiums. So even if you have a surplus in your account, your monthly escrow payment could increase. This table shows how your escrow and mortgage payments are changing.

	Current Payment	Changes	New Payment
Due Date	04/01/2019		09/01/2019
Principal and Interest	\$444.68		\$444.68
Escrow Payment	\$283.81	↑ \$9.02	\$292.83
TOTAL	\$728.49	↑ \$9.02	\$737.51

We use anticipated payments from
your escrow account to determine
your monthly escrow payment:

Combined Property Insurance	\$898.62
Combined Taxes	\$2,615.31
TOTAL OUTGOING PAYMENTS	\$3,513.93

÷ 12 months = **\$292.83 Monthly Escrow**

SECTION 3 WHAT DO I NEED TO DO?

- As long as you are current on your mortgage payments, your escrow surplus check will be mailed to you separately.
- **If applicable, please watch for this separate check in the mail.**
- If you use automatic bill pay, please contact your bank to adjust your mortgage payment amount, due September 01, 2019.

SECTION 4 HOW IS MY ESCROW SURPLUS CALCULATED?

Every year, we analyze what you'll need to pay in taxes and/or insurance premiums. We then calculate the amount you'll likely need in escrow to pay these bills. To determine if you have enough funds in your escrow account, we use the formula below. The pre-petition deficiency and shortage is the amount claimed on the bankruptcy proof of claim minus any funds paid. This amount is also considered when identifying any escrow shortage or surplus.

Lowest Projected Balance	\$731.05	(in gray below)
- Minimum Escrow Balance	\$585.66	(in gray below)
+ Pre-Petition Deficiency and Shortage	\$211.42	
Surplus Amount	\$356.81	

Your escrow account has a minimum balance, as allowed by federal laws, state laws, or your mortgage contract. Your minimum balance includes up to two months of escrow payments to cover increases to your property taxes and/or homeowners insurance. Your minimum escrow balance is \$585.66.

This table shows expected payments in and out of your account over the next 12 months:

Date	What We Expect You to Pay to Escrow	What We Expect to Pay Out	Payment Description	Expected Balance	Balance Needed in Your Account
Beginning Balance				\$1,316.68	\$1,171.29
09/19	\$292.83			\$1,609.51	\$1,464.12
10/19	\$292.83			\$1,902.34	\$1,756.95
11/19	\$292.83			\$2,195.17	\$2,049.78
12/19	\$292.83			\$2,488.00	\$2,342.61
01/20	\$292.83	\$1,355.33	CNTY TX PARC	\$1,425.50	\$1,280.11
02/20	\$292.83			\$1,718.33	\$1,572.94
03/20	\$292.83			\$2,011.16	\$1,865.77
04/20	\$292.83			\$2,303.99	\$2,158.60
05/20	\$292.83	\$898.62	HAZARD INS	\$1,698.20	\$1,552.81
06/20	\$292.83	\$1,259.98	CNTY TX PARC	\$731.05	\$585.66
07/20	\$292.83			\$1,023.88	\$878.49
08/20	\$292.83			\$1,316.71	\$1,171.32
Ending Balance				\$1,316.71	\$1,171.32
TOTAL	\$3,513.96	\$3,513.93			

SECTION 5 WHAT HAPPENED SINCE MY LAST ESCROW REVIEW?

In this table, you can see payments you made into your escrow account and outgoing payments we made from your escrow account. If we projected to pay out a significantly different amount, you'll see the difference noted in gray. These differences may impact whether you have enough funds in your escrow account.

Date	What You Actually Paid to Escrow	What We Expected You to Pay to Escrow	What We Actually Paid Out	What We Expected to Pay Out	Payment Description	Actual Balance	Expected Balance from Last Review
Beginning Balance						-\$7.12	\$1,127.19
09/18	\$288.46	\$281.80				\$281.34	\$1,408.99
10/18	\$821.69	\$281.80				\$1,103.03	\$1,690.79
11/18	\$283.81	\$281.80				\$1,386.84	\$1,972.59
12/18	\$283.81	\$281.80				\$1,670.65	\$2,254.39
01/19	\$283.81	\$281.80	\$1,355.33	\$1,259.99	CNTY TX PARC	\$599.13	\$1,276.20
02/19	\$322.67	\$281.80				\$921.80	\$1,558.00
03/19	\$283.81	\$281.80				\$1,205.61	\$1,839.80
04/19	\$283.81	\$281.80				\$1,489.42	\$2,121.60
05/19	\$566.81	\$281.80	\$898.62	\$861.62	HAZARD INS	\$1,157.61	\$1,541.78
06/19	\$851.43 E	\$281.80	\$1,259.98	\$1,259.98	CNTY TX PARC	\$749.06	\$563.60
07/19	\$283.81 E	\$281.80				\$1,032.87	\$845.40
08/19	\$283.81 E	\$281.80				\$1,316.68	\$1,127.20
Ending Balance						\$1,316.68	\$1,127.20
TOTAL	\$4,837.73	\$3,381.60	\$3,513.93	\$3,381.59			

E = estimated future payment

SECTION 6 ADDITIONAL MESSAGES

To the extent that you currently are protected by the automatic stay or have received a discharge from personal liability under the Bankruptcy Code, this Annual Escrow Account Disclosure Statement is for informational and/or compliance purposes only and is not a demand for payment from you personally or an attempt to impose personal liability. However, we retain the ability to enforce our lien on the property securing our loan, subject to applicable provisions of the Bankruptcy Code and other applicable law.